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TO: State Health Benefits Program Retirees
FROM: New Jersey State Health Benefits Program (SHBP)
SUBJECT: Follow up to Announcement of New SHBP Medical Plans

This is a follow up to our recent mailing concerning new plans which will take effect on April 1, 2008. Enclosed is a Guide to Choosing a SHBP Health Plan and a rate chart which lists rates for all of the plans which are available to you. To determine the monthly amount you will be required to pay, simply locate the plan of your choice and the coverage level (i.e. member/spouse) for that plan. A Plan Comparison Summary is also enclosed and provides a means for you to compare the benefits of the plans available to you under the SHBP.

While the Guide and Summary provide detailed information about the plans, it should be noted that for this transition if treatment for an illness or injury was provided during the last three months of 2007 (assuming you did not reach the deductible in 2007) or the first three months of 2008 in either NJ PLUS or the Traditional Plan, the eligible charges that were applied toward the annual deductibles may be counted toward meeting the out-of-network deductible under NJ DIRECT for 2008. In addition, the annual and lifetime accumulations as well as the 2008 out-of-pocket balances from NJ PLUS and the Traditional Plan will carry forward into NJ DIRECT.

YOU DO NOT NEED to take any action since you will be automatically transferred to the new plan offerings as outlined below:

- **If you are enrolled in the Traditional Plan** you will be *automatically transferred* to **NJ DIRECT10** (state retirees who attained 25 years of service or retired on a disability after July 1, 2007 will be automatically transferred to NJ DIRECT15).
- **If you are enrolled in NJ PLUS** you will be *automatically transferred* to **NJ DIRECT15**.
- If you are enrolled in **Aetna HMO** or **CIGNA HealthCare** you will *remain enrolled* in that plan.
- Three HMO plans: AmeriHealth, Health Net, and Oxford Health Plans are terminating. If you are enrolled in one of these HMOs, you will be *automatically transferred* to **NJ DIRECT15**.

SHBP Retired Status Applications are available for retirees who wish to choose a different plan than the one they would be automatically assigned. Please download an application from the SHBP Web site: www.state.nj.us/treasury/pensions/shbp.htm. You will need to print the application on legal size paper. If you would like to request that we send you an application, please call 609-292-7524. Applications submitted before Friday, February 22, 2008 will have an effective date of April 1, 2008. Applications received after that date may have a later effective date, i.e. May 1, 2008.

REMINDER: You do not need to take any action to be automatically enrolled in a new plan. In addition, you will continue to have the opportunity to change plans through the year if you are dissatisfied with the automatic enrollment.